

United States Bankruptcy Court
Southern District of Mississippi

In re:
Carolyn LaShaun Breeland
Debtor

Case No. 25-00664-JAW
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0538-3
Date Rcvd: Jun 11, 2025

User: mssbad
Form ID: 318

Page 1 of 2
Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2025:

Recip ID	Recipient Name and Address
db	+ Carolyn LaShaun Breeland, 181 Lubertha Rd., Ridgeland, MS 39157-5056
5484979	+ Capital Bank N.A., 2275 Research Blvd, Ste 600, Rockville, MD 20850-6238
5484980	+ Henley, Lotterhos & He, 1910 Lakeland Dr., #D, Jackson, MS 39216-5029

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QDAHENDERSON.COM	Jun 11 2025 23:24:00	Derek A Henderson T1, 1765-A Lelia Drive, Suite 103, Jackson, MS 39216-4820
cr	+ Email/Text: bkfilings@zwickerpc.com	Jun 11 2025 19:28:00	American Express National Bank c/o Zwicker & Assoc, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
5484976	Email/Text: bankruptcy@1ffc.com	Jun 11 2025 19:28:00	1st Franklin, 6335 Us Hwy 49, Ste 20, Hattiesburg, MS 39401
5484981	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 11 2025 19:28:00	Honda Financial, P.O. Box 1844, Alpharetta, GA 30023
5484977	+ EDI: GMACFS.COM	Jun 11 2025 23:24:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
5484978	+ Email/PDF: bncnotices@becket-lee.com	Jun 11 2025 19:32:37	American Express, Attn: Bankruptcy, Po Box 981537, El Paso, TX 79998-1537
5484982	+ EDI: JPMORGANCHASE	Jun 11 2025 23:24:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
5484983	+ EDI: MAXMSAIDV	Jun 11 2025 23:24:00	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
5484984	+ Email/Text: bankruptcy@bbandt.com	Jun 11 2025 19:28:00	Sheffield Financial, Attn: Bankruptcy, Po Box 1704, Clemmons, NC 27012-1704

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0538-3

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2025 at the address(es) listed below:

Name	Email Address
Derek A Henderson T1	trustee@derekhendersonlaw.com dhenderson@ecf.axosfs.com;denise@derekhendersonlaw.com
Thomas Carl Rollins, Jr	on behalf of Debtor Carolyn LaShaun Breeland trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:Debtor 1 **Carolyn LaShaun Breeland**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6904**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court for the **Southern District of Mississippi**Case number: **25-00664-JAW****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:**Carolyn LaShaun Breeland**
aka Carolyn BreelandDated: 6/11/25**By the court:** /s/Jamie A. Wilson
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.